Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Chaquilla First name	First name
	identification (for example,	Lashay	First name
	your driver's license or passport).	Middle name	Middle name
	Bring your picture	Dagon	
	identification to your meeting with the trustee.	Last name	Last name
	War and a dotted.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>3739</u>	xxx - xx
	number or federal Individual Taxpayer	OR	OR
	Identification number	9xx - xx	9 xx - xx

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Document Dagon Chaquilla Lashay Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	I have not used any business names or EINs. Business name Business name	I have not used any business names or EINs. Business name Business name
	doing business as names	EIN	EIN
		EIN — — — — —	EIN
5.	Where you live	4400 N. Maritan Ava	If Debtor 2 lives at a different address:
		1123 N. Monitor Ave Number Street	Number Street
		Chicago IL 60651 City State ZIP Code COOK County	City State ZIP Code County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Case 16-40817 Doc 1 Filed 12/30/16 Entered 12/30/16 14:45:58 Desc Main Page 3 of 68 Document Chaquilla Lashay Dagon Case Number (if known) Debtor 1 Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the District NDIL ______When _____07/15/2016 Case Number last 8 years? Yes. When ____11/24/2014 Case Number ____ 14-42372 District NDIL MM / DD / YYYY District NDIL When 06/11/2009_{Case Number} 09-21277 MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is ☐ Yes. Debtor ___ not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When Case Number, if known ____ District MM / DD / YYYY

- 11. Do you rent your residence?
- ☐ No. Go to line 12
- - Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
 - No. Go to line 12.
 - Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Debtor 1	Chaquilla	Lashay		Page 4 01 08 Case Number (if known)	
	First Name	Middle Name	Last Name		

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

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Chaquilla Debtor 1

Lashay

Document

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Dagon

Case Number (if known) _

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	Debt	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g becai	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-40817 Doc 1 Filed 12/30/16 Entered 12/30/16 14:45:58 Desc Main

Chaquilla Lashay Dagon

Debtor 1

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Case Number (if known)

	First Name	Middle Name Last Na	ame			
Pai	rt 6: Answer These Question	s for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
		-				
		16c. State the type of debts yo	ou owe that are not consumer debts or busine	ess debts.		
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		r Chapter 7. Go to line 18. napter 7. Do you estimate that after any exemenses are paid that funds will be available to di			
	to unsecured creditors?					
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	Tt 7: Sign Below					
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the hapter 7, I am aware that I may proceed, if eling I understand the relief available under each contact and	gible, under Chapter 7, 11,12, or 13		
			nd I did not pay or agree to pay someone who I and read the notice required by 11 U.S.C. § 3			
		I request relief in accordance w	vith the chapter of title 11, United States Code	e, specified in this petition.		
			atement, concealing property, or obtaining mo sult in fines up to \$250,000, or imprisonment fo and 3571.			
		/s/ Chaquilla Lasha Signature of Debtor 1		gnature of Debtor 2		
		Executed on12/27/20	016 Ex	xecuted on		

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Debtor 1 Chaquilla Lashay Dagon Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

★ /s/ Wylie W Mok	Date	Date: 12/30/2016		
Signature of Attorney for Debtor	Bute	MM / DD / YYYY		
Wylie W Mok				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	60603		
City	State	ZIP Code		
Contact Phone 312-332-1800	Email ad	ddressndil@geracil	aw.com	
6293407	IL			
Bar number	State			

Fill in this information to identify your case:					
Debtor 1	Chaquilla	Lashay	Dagon		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number(If known)					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 62, Total real estate, from Schedule A/B	Summarize Your Assets	
1a. Copy line 55, Total real estate, from Schedule A/B. 1b. Copy line 62, Total personal property, from Schedule A/B. 1c. Copy line 63, Total of all property on Schedule A/B. 1c. Copy lin		
1c. Copy line 63, Total of all property on Schedule A/B		\$0
Summarize Your Liabilities 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	1b. Copy line 62, Total personal property, from Schedule A/B	\$ 25,192
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	1c. Copy line 63, Total of all property on Schedule A/B	\$ 25,192
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D		
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Part 2: Summarize Your Liabilities	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>		\$30,398
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F		\$4,025
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I		\$16,436
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I		
Copy your combined monthly income from line 12 of <i>Schedule I</i>	Part 3: Summarize Your Liabilities	
\$1.306.00		\$2,281.20
		\$1,306.00

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Case Number (if known) _

\$<u>4,025.00</u>

Chaquilla Debtor 1

Lashay

Document

Part 4: Answer These Questions for Administrative and Statistical Records								
Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes								
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 Your debts are not primarily consumer debts. You have nothing to report on this part of the for this form to the court with your other schedules. 								
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 2,348.86							
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim							
9a. Domestic support obligations (Copy line 6a.)	\$_0.00							
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_4,025.00							
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00							
9d. Student loans. (Copy line 6f.)	\$_0.00							
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00							
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_ 0.00							

9g. Total. Add lines 9a through 9f.

Fill in this in	Caso 16 409 formation to identify yo			Entered 12/30/16 1 0 of 68	L4:45:58	Desc	Main	
Dobtor 1	Chaquilla	Lashay	Dagon					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Distri	ict of <u>ILLINOIS</u> (State)			_		
Case Number			(State)				Check if this is	
(If known)	400A/D					а	mended filing	
	orm 106A/B							
Schedul	e A/B: Prope	rty						12/15
responsible for pages, write you Part 1:	supplying correct infor ur name and case numb Describe Each Residence	mation. If more spa per (if known). Ansv , Building, Land, or (ace is needed, attach a separa wer every question. Other Real Esate You Own or Ha		· -	-		
No. Yes.	Describe		n any residence, building, land your entries fro Part 1, includir					
								\$0.00
Part 2:	Describe Your Vehicles							
you own that so 03. Cars, vans No. Yes.	omeone else drives. If you trucks, trucks, tractors, sport Describe	ou lease a vehicle, a	also report it on Schedule G: Exotorcycles	e registered or not? Include any veceutory Contracts and Unexpired				
	lake: lodel:	Impala	Who has an interest in the Debtor 1 only	property? Check one.	the amount of a	ny secured c	s or exemptions. I laims on Schedule	e D:
	ear:	2006	Debtor 2 only				Secured by Prope	
_		123,000	Debtor 1 and Debtor 2 onl	ly	Current value entire property	_	Current value portion you or	
	pproximate Mileage:	120,000	At least one of the debtors	s and another		1,000.00		1,000.00
	ther information:		Check if this is communications instructions)	unity property (see	\$		\$	
N	lake:	Mercury	Who has an interest in the	property? Check one.			s or exemptions. F	
N	lodel:	Mountaineer	Debtor 1 only			•	laims on Schedule Secured by Prope	
Y	ear:	2004	Debtor 2 only		Current value	of the	Current value	of the
А	pproximate Mileage:	170,000	Debtor 1 and Debtor 2 onl At least one of the debtors		entire property	y ?	portion you o	wn?
С	other information:		At least one of the debtors	s and another	\$	2,825.00	\$	2,825.00
			Check if this is communications instructions)	unity property (see				

Official Form 106A/B Record # 723709 Schedule A/B: Property Page 1 of 7

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Desc Main

FIISTING	ine	Wildule Name	Last Name			
Part 2:	Describe Your Vel	nicles				
-	_	-	any vehicles, whether they are registered or not? Include an			
-		s, sport utility vehicles, m				
N Y	Describe Make: Model: Year: Approximate Milea Other information:	Chrysler 200 2015 age: 21,000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secu Creditors Who Have Cit Current value of the entire property?	red claims on Sche laims Secured by Pr Current val portion you	dule D: roperty lue of the
			Check if this is community property (see instructions)		-	
Examples: No. Yes.	Boats, trailers, moto	ors, personal watercraft, fishin	ecreational vehicles, other vehicles, and accessories g vessels, snowmobiles, motorcycle accessories			
	-	· ·	your entries fro Part 2, including any entries for pages	>		\$ 21,075.00
		sonal and Household Items				
Do you own o	r have any legal	or equitable interest in an	y of the following items?		Current value of portion you ow Do not deduct see or exemptions	m?
	d goods and furn Major appliances, f	ilshings urniture, linens, china, kitchen	ware			
Yes.	Describe	Furniture, linens, small applia	ances, table & chairs, bedroom set	\$2,000	\$	2,000.00
	Televisions and rac ; electronic devices	lios; audio, video, stereo, and including cell phones, camera	digital equipment; computers, printers, scanners; music s, media players, games			
Yes.	Describe	Flat screen TV, computer, pri	inter, music collection, cell phone	\$500	\$	500.00
•	Antiques and figuri	nes; paintings, prints, or other collections; other collections, m	artwork; books, pictures, or other art objects; nemorabilia, collectibles			
Yes.	Describe				\$	0.00
Examples:	t for sports and I Sports, photograph s; carpentry tools; m	ic, exercise, and other hobby	equipment; bicycles, pool tables, golf clubs, skis; canoes			
Yes.	Describe				•	0.00
10. Firearms Examples:	Pistols, rifles, shotg	uns, ammunition, and related	equipment		Ψ	
Yes.	Describe				\$	0.00

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11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes Describe..... Every clothes, shoes, accessories \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$200 Everyday Jewelry 200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... Yes. Books, CDs, DVDs & Family Photos \$40 40.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,940.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4 Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes. Describe.... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: 'es. Other financial account Prepaid Debit Card with NetSpend 2.00 2.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes.

0.00

Debtor 1

property because someone has died.

Describe.....

No.

Doc 1

Desc Main

0.00

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Document Page 13 of 8 umber (if known) Dőcüment 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers Nο Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Describe..... Yes. 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 'es. Back Child Support Unknown 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... Term life insurance - No Cash Surrender Value \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive

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	riist Name	Wildlife Maille Last Maille		
33.	•	arties, whether or not you have filed a lawsuit or made a demand for payment ployment disputes, insurance claims, or rights to sue		
	No.			
	Yes. Describe		\$	0.00
34.	Other contingent and u	ınliquidated claims of every nature, including counterclaims of the debtor and rights		
	Yes. Describe		s	0.00
35.	Any financial assets you	ou did not already list	,	
	Yes. Describe		\$	0.00
36.	Add the dollar value of	all of your entries from Part 4, including any entries for pages you have attached		£0.00
	for Part 4. Write that nu	mber here>		\$2.00
P	art 5	Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	Do you own or have ar	y legal or equitable interest in any business-related property?		
	No. Yes.			
			Current value of the	e
			portion you own? Do not deduct secured or exemptions	claims
38.		r commissions you already earned	от охотприото	
	No.		1	
	Yes. Describe	.	\$	0.00
39.	Office equipment, furn Examples: Business-related No.	ishings, and supplies ed computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	Yes. Describe] s	0.00
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade	Ψ	
	No.			
	Yes. Describe		\$	0.00
41.	No.			
	Yes. Describe		\$	0.00
42.	Interests in partnership	os or joint ventures		
	No.	Name of Entity and Percent of Ownership:		
	Yes. Describe		\$	0.00
43.	Customer lists, mailing	lists, or other compilations		
	Yes. Describe			
44.		property you did not already list	<u></u>	0.00
	No.		1	
	Yes. Describe		\$	0.00
45	Add the dollar value of	all of your entries from Part 5, including any entries for pages you have attached		
		imber here>		\$ 0.00

Debtor 1 Chaquilla Case 16-40817 Lashay

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Desc Main

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									Ν	1ic	d	lle	١	la	m	е

Part 6:	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you	own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. 20 your	on nate any logar of equitable interest in any farin or commercial norming routed property.	
Ye	S. Describe	
	. Describe	\$ 0.00
47. Farm an	imals	·
Example	s: Livestock, poultry, farm-raised fish	
No		
Ye	S. Describe	
		\$0.00
48. Crops—	either growing or harvested	
No		
Ŭ Ye	s. Describe	
		\$ <u> </u>
	d fishing equipment, implements, machinery, fixtures, and tools of trade	
No		
∐ Ye	S. Describe	
		\$0 <u>.0</u> 0
_	d fishing supplies, chemicals, and feed	
No		
Ŭ Ye	s. Describe	\$ 0.00
51 Any farr	n- and commercial fishing-related property you did not already list	\$0.00
No No	- and commercial fishing-related property you did not already list	
	Describe	
Ye:	s. Describe	\$ 0.00
		ф <u></u>
52. Add the	dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6	. Write that number here>	\$0.00
	Describe All Browner, Von Come or House or Information That Von Bid Nat Lint About	
Part 7:	Describe All Property You Own or Have an Interest in That You Did Not List Above	
53 Do you	nave other property of any kind you did not already list?	
_	s: Season tickets, country club membership	
No		
Ye		
	. Boombo	\$ 0.00
		·
54. Add the	dollar value of all of your entries from Part 7. Write that number here	\$0.00

Debtor 1

Chaquilla Case 16-40817

Doc 1

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Document Page 16 of 68 Pumber (if known) List the Totals of Each Part of this Form

Part 8:		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 21,075.00	
57. Part 3: Total personal and household items, line 15	\$ 2,940.00	
58. Part 4: Total financial assets, line 36	\$ 2.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 24,017.00	\$ 24,017.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$24,017.00

Record # 723709 Official Form 106A/B Schedule A/B: Property Page 7 of 7 Case 16-40817 Doc 1 Filed 12/30/16 Entered 12/30/16 14:45:58 Desc Main

Fill in this is	eformation to identify		taailman t
FIII IN THIS IN	nformation to identify	your case:	
Debtor 1	Chaquilla	Lashay	Dagon
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	s Bankruptcy Court for the	e: <u>NORTHERN</u> District of	ILLINOIS
			(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are claim	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2006 Chevrolet Impala with over 123,000 miles	\$_1,000	\$_0	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2004 Mercury Mountaineer with over 170,000 miles	\$_4,000	\$_0	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2015 Chrysler 200 with over 21,000 miles	\$ <u>17,250</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 723709	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Lashay

Document

Debtor 1 Chaquilla

First Name

Middle Name

Last Name

	Additi	onal Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_500	\$	735 ILCS 5/12-1001(b) - \$500.00
	Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Every clothes, shoes, accessories	\$ <u>200</u>		735 ILCS 5/12-1001(a),(e) - \$200.00
	Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Everyday Jewelry	\$ <u>200</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$200.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Books, CDs, DVDs & Family Photos	\$ <u>40</u>	\$	735 ILCS 5/12-1001(a) - \$40.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Other financial account, Prepaid Debit Card with NetSpend , 2.00	\$ <u>2</u>	\$	735 ILCS 5/12-1001(b) - \$2.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Back Child Support	\$Unknown	\$	735 ILCS 5/12-1001(g)(4) - \$0.00
	Line from Schedule A/B:	29		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Term life insurance - No Cash Surrender Value	\$_0	\$	735 ILCS 5/12-1001(f) - \$0.00
	Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming	g a homestead exemption of more	than \$155,675?		
	(Subject to adjus	stment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	No.				
	Yes. Did you	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
	□ No □ Yes.		,	,	
	— 163.				
0	fficial Form 106C	Record # 723709	Cabadula C. The	Property You Claim as Evemnt	Page 2 of 2

Fill in this in	Caso 16 40		1 Filed 12/20/16	Entered 12/30/ 9 of 68	16 14:45:58	Desc Main	
			_	3 01 00			
Debtor 1	Chaquilla	Lashay	Dagon				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :	NORTHERN Dis	trict of ILLINOIS				
			(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
		Who Have C	laims Secured by F	Property			12/1
Be as complete	and accurate as poss	ible. If two married	people are filing together, both	are equally responsible f			
	es, write your name an		al Page, fill it out, number the er nown).	itries, and attach it to this	form. On the top of a	ny	
1. Do any cre	ditors have claims sec	cured by your prop	erty?				
☐ No. Ch	neck this box and subm	it this form to the co	urt with your other schedules. Yo	u have nothing else to rep	ort on this form.		
Yes. Fi	II in all of the informatio	n below.					
	List All Secured Claims						
Part 1:	List All Secured Claims				Column A	Column A	Column C
2. List all se	cured claims. If a credi	itor has more than o	ne secured claim, list the creditor	r separately	Amount of claim	Value of collateral	Unsecured
		•	ular claim, list the other creditors rder according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Illinois	Title Loans, Inc.		Describe the property that secure	es the claim:	\$ _1,136.00	\$ <u>1,000.00</u>	\$ <u>136.00</u>
Creditor's			2006 Chevrolet Impala with over	123,000 miles			
Number	. Ashland Street						
Number	Cucci		As of the date you file, the claim i	is: Check all that apply			
			Contingent	is. Offect all that apply.			
Chicago			Unliquidated				
City	Sta	ate Zip Code	Disputed				
_	s the debt? Check one.		Nature of Lien. Check all that apply				
Debtor	•		An agreement you made (such as	s mortgage or secured			
Debtor	2 only 1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	echanic's lien)			
=	t one of the debtors and an	other	Judgment lien from a lawsuit	ostianio o non			
_			Other (including a right to offset)				
	if this claim relates to a unity debt	ı					
	was incurred2014	4	Last 4 digits of account number	3739			
2.2 Prestig	e Financial SVC		Describe the property that secure	es the claim:	\$_20,032.00	\$ 17,250.00	<u>\$ 2,782.00</u>
Creditor's			2015 Chrysler 200 with over 21,0	000 miles			
1420 S Number	Street						
Number	Gueet		As of the date you file, the claim i	ic: Chook all that apply			
-			Contingent	в. Спеск ан тат арргу.			
Salt Lal			Unliquidated				
City	Sta	ate Zip Code	Disputed				
Who owes	s the debt? Check one.		Nature of Lien. Check all that apply	/ .			
Debtor	-		An agreement you made (such as	s mortgage or secured			
☐ Debtor	•		car loan)				
=	1 and Debtor 2 only tone of the debtors and an	other	Statutory lien (such as tax lien, m Judgment lien from a lawsuit	ecnanic's lien)			
	consistence debiols and all		Other (including a right to offset)				
	if this claim relates to a unity debt	l					
	•	6-07-16	Last 4 digits of account number	6067			
		 tries in Column A o	n this page. Write that number	here:	\$ 21,168.00		

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Debtor 1 Chaquilla Lashay Document Page 20 of 68 Case Number (if known)

Par	Additional Page After Isiting any entries on this page, not by 2.4, and so forth.	umber them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Value Auto Mart	Describe the property that secures the claim:	\$ 9,230.00	\$ <u>4,000.00</u>	\$ <u>5,230.00</u>
	Creditor's Name PO Box 1817 Number Street	2004 Mercury Mountaineer with over 170,000 miles			
		As of the date you file, the claim is: Check all that apply.	_		
	Evanston IL 60204 City State Zip Code	Contingent Unliquidated Disputed			
١ ١	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
] [] [At least one of the debtors and another Check if this claim relates to a community debt	Judgment lien from a lawsuit Other (including a right to offset)			
	Data Daht was incurred 2014	Last 4 digits of account number 3739			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$_30,398.00

			Eilad 12/20/16			Desc Main	
Fill in this in	formation to identify your c	ase:		1 of 6	8		
Debtor 1	Chaquilla	Lashay	Dagon				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :NC	RTHERN_ District of	f_ <u>ILLINOIS</u>				
Case Number			(State)			Check if	this is an
(If known)						amende	d filing
Official Fo	orm 106E/F						
							12/15
	E/F: Creditors W						12/13
ist the other pa \(\begin{align*}B: Property (0) \\ reditors with p \\ eeded, copy the \\ pp of any addit	and accurate as possible. I arty to any executory contra Official Form 106A/B) and o artially secured claims that he Part you need, fill it out, i cional pages, write your nan List All of Your PRIORITY Uns	acts or unexpired in Schedule G: Exc are listed in Sche number the entries ne and case numb	leases that could result in a ecutory Contracts and Une dule D: Creditors Who Hav s in the boxes on the left. A	a claim. Also list exe xpired Leases (Offic re Claims Secured b	ecutory contracts on <i>Sched</i> cial Form 106G). Do not inc <i>y Property</i> . If more space i	<i>lule</i> lude any s	
1 Do any cree	ditors have priority unsecu	od claime againet	vou?				
_		eu ciainis agamst	you:				
=	to Part 2.						
Yes.	our priority unsecured clair	If a anaditan bar				alaina Fan	
nonpriority a	listed, identify what type of c amounts. As much as possib claims, fill out the Continuation planation of each type of clair	ole, list the claims in on Page of Part 1.	n alphabetical order accordin If more than one creditor hol	ng to the creditor's na lds a particular claim,	nme. If you have more than t	two priority	Nonpriority amount
2.1 IRS Pric	ority Debt	Last	4 digits of account number	3739	\$ 4,025.00	\$ 4,025.00	\$ <u>0.00</u>
Creditor's I				2012			
PO Box Number	7346 Street	Whe	n was the debt incurred?	2012	•		
Number	Street	•	fals determined a december of				
			f the date you file, the claim i Contingent	is: Check all that apply.	•		
Philadel	phia PA 19	101	Inliquidated				
City Who owes	State Zip the debt? Check one.	Code \Box	Disputed				
Debtor 2		_					
Debtor 2	•	Туре	of PRIORITY unsecured clai	im:			
Debtor '	1 and Debtor 2 only	□□	Oomestic support obligations				
At least	one of the debtors and another	Т	axes and certain other debts you	u owe the government			
	if this claim relates to a	П	Naine for death as acceptable				
	unity debt n subject to offest?	_	claims for death or personal injur ntoxicated	ry while you were			
No	-		Other. Specify				
Yes							
Part 2:	List All of Your NONPRIORITY	Unsecured Claims					
3. Do any cred	ditors have nonpriority uns	ecured claims aga	inst you?				
☐ No. Yo	u have nothing to report in th	is part. Submit thi	s form to the court with your	other schedules.			
Yes.							
-	our nonpriority unsecured our nonpriority unsecured claim, list the cred	=					
	Part 1. If more than one cred	•	lar claim, list the other credit	tors in Part 3.If you h	ave more than three nonprion	ority unsecured	
CiaiiTiS Tiil Ol	ut the Continuation Page of F	ail Z.					Total claim

Record # 723709 Official Form 106E/F

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Debtor 1	Chaquilla Lashay	Page 22 of 68	nown)
	First Name Middle Name	Last Name	
4.1	Advocate Health Care	Last 4 digits of account number 5241	\$ <u>824.00</u>
	Creditor's Name	When was the debt incurred? 2016	
	22393 Network Pl.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ohio	Contingent	
	Chicago IL 60673	Unliquidated	
v	City State Zip Code /ho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only	_	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
lī	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Services	
	Yes		. 500.00
4.2	Advocate Illinois Masonic	Last 4 digits of account number3739	\$ <u>500.00</u>
	Creditor's Name 836 W Wellington Ave	When was the debt incurred? 2016	
		when was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60657	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
[Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?		
	No	Other. Specify Medical Debt	
42	Yes Americas Financial Choice	Last 4 digits of account number 3739	\$ 147.00
4.3	Creditor's Name	Last 4 digits of account number	<u> </u>
	10302 S. Halsted	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60628	Unliquidated	
	City State Zip Code	Disputed	
Y	/ho owes the debt? Check one.	bisputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations origins out of a constation agreement or diverse.	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims	
ls	the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify PayDay Loan	
	Yes		

Case 16-40817 Doc 1 Filed 12/30/16 Entered 12/30/16 14:45:58 Desc Main Page 23 of 68 Document Chaquilla Lashay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Americash Loans \$ 317.00 Last 4 digits of account number Creditor's Name 2014 PO Box 184 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60016 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes \$ 1,000.00 AT&T Last 4 digits of account number 4.5 Creditor's Name 2016 PO Box 8212 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60572-8212 IL Aurora Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Utility Bills/Cellular Service Other. Specify ___ Yes Black Expressions Book Club 7954 \$ 306.00 4.6 Last 4 digits of account number Creditor's Name 2012-2014 575 Underhill Blvd., Suite 2 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Syosset NY 11791 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

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Case 16-40817 Doc 1 Filed 12/30/16 Entered 12/30/16 14:45:58 Desc Main Page 25 of 68 Document Chaquilla Lashay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Check 'N Go \$ 0.00 Last 4 digits of account number Creditor's Name 2014 3329 W. North Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60628 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes Check Into Cash \$ 0.00 Last 4 digits of account number Creditor's Name 2014 6816 W. North Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60707 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify PayDay Loan Yes Chicago Anesthesia Associates SC 3739 \$ 173.00 Last 4 digits of account number Creditor's Name 2016 2334 Momentum Place When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60689 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Schedule E/F: Creditors Who Have Unsecured Claims

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Schedule E/F: Creditors Who Have Unsecured Claims

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As of the date you file, the claim is: Check all that apply. Contingent Midlothian 60445-3405 Ш Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify PayDay Loan Yes North Courts Investment 0669 \$ 0.00 Last 4 digits of account number 4.24 Creditor's Name 2015 22 W. Washington, #1529 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60602 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Notice Only Other. Specify __

Record # 723709

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4.28	Peoples Energy	Last 4 digits of account number	\$ <u>1,456.00</u>
	Creditor's Name		
	200 E Randolph	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60601	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
	≒	Time of NONDRIORITY increasing alaim.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
l .	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
İ	No	Other. Specify Utility Bills/Cellular Service	
l i	Yes	Other. SpecifyOthers.	
4.29	Robert J. Semrad & Associates	Last 4 digits of account number	\$ <u>0.00</u>
0	Creditor's Name		
	20 S. Clark St., 28th floor	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
ļ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
li	No	Attanganta Face 9 Nation	
li	Yes	Other. Specify Attorney's Fees & Notice	
4.30	Salute	Last 4 digits of account number	\$ 759.00
4.50	Creditor's Name		•
	PO Box 790183	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Louis MO 63179	Unliquidated	
	City State Zip Code		
\ \ \	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No No	Other. Specify Credit Card or Credit Use	
	Yes		

Record # 723709

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Official Form 106E/F

Notice Only

Other. Specify __

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4.34	University of Illinois at Chicago	Last 4 digits of account number	\$ <u>169.00</u>			
	Creditor's Name	2016				
	415 N Lasalle #500	When was the debt incurred? 2016				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago IL 60610	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
li	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
		Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce				
	At least one of the debtors and another	that you did not report as priority claims				
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	Debts to pension of profit-straining plants, and other similar debts				
	No	Other. Specify				
	Yes	Onto: Oponiy				
4.35	Urban Alternatives	Last 4 digits of account number6825	\$ _1,600.00			
	Creditor's Name	2042				
	5601 W West End Ave	When was the debt incurred? 2012				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago IL 60644	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
i	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority claims				
ا ا	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
1	Is the claim subject to offest?	Debte to periodic of profit sharing plane, and other shining debte				
	No	Other. Specify Debt Owed				
	Yes					
4.36	US Bank NA	Last 4 digits of account number 3739	\$ <u>100.00</u>			
	Creditor's Name	2015 2016				
	PO Box 5229	When was the debt incurred? 2015-2016				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Cincinnati OH 45201	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
l i	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
	community debt Is the claim subject to offest?	Debis to pension or profit-straining plans, and other similar debts				
Ιi	No.	Otto Court Credit Card or Credit Use				

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Name 2814 Spring Rd., Suite 30

Number

Atlanta

Official Form 106E/F

City

Street

Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

GA 30339

State Zip Code

Last 4 digits of account number _____ 6825

Line 35 of (Check one):

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Debtor 1 Chaquilla

Lashay

Add the Amounts for Each Type of Unsecured Claim

Document

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6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Add the am	ounts for each type of unsecured claim.		
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$4,025.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$4,025.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$16,436.00
	6j. Total. Add lines 6f through 6i.	6j.	\$16,436.00

		Caso 16		ilod 12/20/16		d 12/30/16 14:45:58	Desc Main	
Fil	ll in this inf	ormation to ident	tify your case:		6	6 of 68		
De	ebtor 1	Chaquilla	Lashay	Dagon	-			
De	ebtor 2	First Name	Middle Name	Last Name				
	pouse, if filing)	First Name	Middle Name	Last Name	_			
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>					
	ase Number			(State)			Check if this is an	
	f known)	4000					amended filing	
		orm 106G						12/15
Be as informadditi 1. D	complete mation. If m ional pages oo you hav No. Cho Yes. Fill	and accurate as prore space is need, write your name any executory country that it is not and so in all of the informal edy each person country and accurate accurate and accurate and accurate accurate and accurate ac	ded, copy the additional page, e and case number (if known). contracts or unexpired leases? ubmit this form to the court with nation below even if the contract or company with whom you have	are filing together, bot fill it out, number the end of the fill it out, number the end of the fill it out, number the end of the fill it out, number the same fill it out, number the fill it out, nu	th are equally entries, and at a definition of the state	3: Property (Official Form 106A/B) what each contract or lease is for	any (for	
u	nexpired le	ases.	nom you have the contract or le		UUCUOII DOOKIE	et for more examples of executory of the state what the contract or lear		
		,	,					
2.1	Name				_			
					_			
	Number	Street						
	City		State Zip C	Code	_			
2.2					_			
	Name							
	Number	Street			_			
	City		State Zip C	Code	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip C	Code	_			
1								
2.4	Name				_			
					_			
	Number	Street						
	City		State Zip C	Code	_			
2.5								
	Name							
	Number	Street			_			

State Zip Code

City

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Chaquilla	Lashay	Dagon			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	ne: <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r		(State)			
(If known)						

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wr	te your name and case numbe	r (if known). Answer every	any Additional Pages, write your name and case number (if known). Answer every question.							
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)							
	No.										
	Yes										
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)						
	No. Go to line 3.										
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?							
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.						
	Name of your spo	use, former spouse or legal equivalent									
	Number St	reet									
	City		State	Zip Code							
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person						
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:						
3.1					Schedule D, line						
	Name			_	Schedule E/F, line						
	Number Stre	et			Schedule G, line						
	City	S	tate Z	Zip Code							
3.2				_	Schedule D, line						
	Name			_	Schedule E/F, line						
	Number Stre	et		_	Schedule G, line						
	City	S	tate Z	Zip Code	_						
3.3				_	Schedule D, line						
	Name			_	Schedule E/F, line						
	Number Stre	et			Schedule G, line						
	City	S	tate Z	Zip Code							

Official Form 106H Record # 723709 Schedule H: Your Codebtors Page 1 of 1

			DOGUIIIEIII	<u>- aue 30</u> (1 00	
Fill in this in	formation to identif	y your case:				
Debtor 1	Chaquilla First Name	Lashay Middle Name	Dagon Last Name	-		
Debtor 2	First Name	Middle Name	Last Name	_		
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	ne : <u>NORTHERN DISTRICT (</u>	OF ILLINOIS			
	Г				Che	ck if this is
(If known)					=	An amen
						A supple
						chapter 1
official F	orm 106I					
711101011	<u> </u>					MM / DD

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	Part 1: Describe Employment				
1	. Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employe	d	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	CNA		
	Occupation may Include student or homemaker, if it applies.	Employers name	Astoria Place Ski	lled Nursing Facility	
		Employers address	6300 N California	l	
			Chicago, IL 6065	9	3
		How long employed there?	6 months		
	Part 2: Give Details About Month	ily Income			
	spouse unless you are separated If you or your non-filing spouse ha	the date you file this form. If you h . ave more than one employer, combine, attach a separate sheet to this to	ine the information for	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
2	List monthly gross wages, sala deductions). If not paid monthly,	•	\$2,089.12	\$0.00	
3	3. Estimate and list monthly overt	ime pay.		\$0.00	\$0.00
2	4. Calculate gross income. Add lin	e 2 + line 3.		\$2,089.12	\$0.00

 Official Form 106I
 Record # 723709
 Schedule I: Your Income
 Page 1 of 2

Debtor 1 Chaquilla Lashay Document Page 39 of 68 Case Number (if known)

Last Name

First Name

Middle Name

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	y line 4 here	4.	\$2,089.12		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$356.76		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$67.56		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$424.32		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,664.80	ĺ	\$0.00]	
8. Li	st all	other income regularly received:		. ,			ı	
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 50.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00	_	\$0.00		
	8h.	Other monthly income. Specify: Part-time job,	8h.	\$566.40	_	\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$616.40	-	\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,281.20	- Г	\$0.00	= [\$2,281.20
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			_			
11.	State	e all other regular contributions to the expenses that you list in Schedul	e J.					
	Inclu	de contributions from an unmarried partner, members of your household, y	our depend	ents, your roommates, an	d			
		friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are i			Sci	nedule J.		
	Spec	jify:					11.	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re		•			Г	<u> </u>
		e that amount on the Summary of Schedules and Statistical Summary of C		ities and Related Data, if i	t app	lies	12.	\$2,281.20
13.		ou expect an increase or decrease within the year after you file this forn	n?					
	П,	res. Explain:						

Fill in th	nis information to identify	your case:				
Debtor 1	Chaquilla	Lashay	Dagon	Check if this is:		
	First Name	Middle Name	Last Name	An amende	· ·	
Debtor 2 (Spouse, if		Middle Name	Last Name	- ··	ent showing post- of the following d	-petition chapter 13 ate:
United S	States Bankruptcy Court for the	: <u>NORTHERN DISTRICT C</u>	F ILLINOIS			
Case Nu (If known			_	MM / DD / Y	YYYY	
Officia	I Form 106J				=	2 because Debtor 2
				mamams a	separate house	
	dule J: Your Ex		la ava filing to mathew hath	n are equally responsible for supplying		12/14
				ages, write your name and case num	-	
Part 1:	Describe Your Househol	ld				
1. Is this	a joint case?					
=	No. Go to line 2.					
Ш,	Yes. Does Debtor 2 live in a	a separate household?				
	<u> </u>	ust file a separate Schedul	e J.			
2. Do 9	you have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	not list Debtor 1 and otor 2.		this information for dent	Daughter	_ ugc 14	No
	not state the dependents'			Badgitter		X Yes
nam	nes.					X No
						Yes X No
						Yes
						X No
						Yes
						X No
						Yes
	your expenses include	X No				
	enses of people other thar rself and your dependents					
Part 2:	Estimate Your Ongoing	Monthly Expenses				
		· · ·	-	rm as a supplement in a Chapter 13 c	-	
-	as of a date after the bank able date.	ruptcy is filed. If this is a	supplemental Schedule .	J, check the box at the top of the form	n and fill in	
	xpenses paid for with non-	-	-		v	'aur avnanasa
or such as	ssistance and have include	ed it on <i>Schedule I: Your</i>	income (Oπicial Form 106	i.)		our expenses
	e rental or home ownership rent for the ground or lot.	expenses for your resid	ence. Include first mortgag	ge payments and	4.	\$150.00
	ot included in line 4:				4	ψ130.00
4a.	Real estate taxes				4 a.	\$0.00
4b.	Property, homeowner's, o	or renter's insurance			4b.	\$0.00
4c.	Home maintenance, repa				4c.	\$0.00
4d.	Homeowner's association	n or condominium dues			4d.	\$0.00

Last Name

Chaquilla Lashay Document

Middle Name

Debtor 1

First Name

Page 41 of 68
Case Number (if known)

			Your expenses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.00
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$50.00
	6b. Water, sewer, garbage collection	6b.	\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$110.00
	6d. Other. Specify:	6d.	\$ 0.00
7.	Food and housekeeping supplies	7.	\$435.00
8.	Childcare and children's education costs	8.	\$0.00
9.	Clothing, laundry, and dry cleaning	9.	\$75.00
10.	Personal care products and services	10.	\$20.00
11.	Medical and dental expenses	11.	\$10.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$238.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14.	Charitable contributions and religious donations	14.	\$0.00
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$0.00
	15c. Vehicle insurance	15c.	\$218.00
	15d. Other insurance. Specify:	15d.	\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$0.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.00
	17b. Car payments for Vehicle 2	17b.	\$0.00
	17c. Other. Specify:	17c.	\$0.00
	17d. Other. Specify:	17d.	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$ 0.00
	20b. Real estate taxes	20b.	\$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	20e. Homeowner's association or condominium dues	20e.	\$ 0.00

Official Form 106J Record # 723709

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Chaquilla Lashay Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ \$1,306.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,281.20 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,306.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$975.20 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 723709 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read correct.	the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Chaquilla Lashay Dagon	*
Signature of Debtor 1	Signature of Debtor 2
Date 12/27/2016 MM / DD / YYYY	DateMM / DD / YYYY

			odament i	uuc ++ c
Fill in this in	formation to identif	y your case:		
Debtor 1	Chaquilla	Lashay	Dagon	
	First Name	Middle Name	Last Name	_
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of		
			(State)	
Case Number (If known)	r		_	
, ,				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.								
F	ar. 11 Give Details About Your Marital Status and Where Yo	ou Lived Before							
01.	01. What is your current marital status?								
	Married								
	Not married								
	_								
02	During the last 3 years, have you lived anywhere other tha	n where you live now	1?						
	No.		the many						
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.						
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
		lived there		lived there					
03	Within the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)								
	No.								
	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).							
F	Explain the Sources of Your Income								

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Debtor 1 Chaquilla Lashay Dagon Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$21,717 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$30,000 est. Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$39,938 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Child Support \$50 per month From January 1 of current year until the date you filed for bankruptcy: Child Support \$600 For last calendar year: (January 1 to December 31, 2015) Child Support \$600 For last calendar year: (January 1 to December 31, 2014)

Case Number (if known) _

Document Page 46 of 68 Dagon

	First Name	Middle Name	Last Name						
F	art 3: List Ce	ertain Payments You Made Before You File	d for Bankruptcy						
06	Are either Deb	tor 1's or Debtor 2's debts primarily con	nsumer debts?						
	 "incurr	er Debtor 1 nor Debtor 2 has primarily co red by an individual primarily for a persona the 90 days before you filed for bankrupt	al, family, or househ	old purpose."		is			
	□ No	o. Go to line 7.							
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.								
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?								
	□ No	o. Go to line 7.							
Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
			Dates of payments	Total amount paid	Amount you still	owe Was this payment for			
		Prestige Financial SVC 1420 S 500 W Salt Lake City UT 84115	Monthly	\$464.00	\$20,032	Mortgage Car Credit card Loan repayment Suppliers or vendors Other			
07	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.								
	No. Yes. List all	payments to an insider.							
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment			
08	an insider? Include paymer	efore you filed for bankruptcy, did you ma		transfer any property o	on account of a debt that I	penefited			
	■ No. ☐ Yes. List all	payments to an insider.							
	co. List all	paymonto to an induor.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name			
1	art 4: Identif	y Legal actions, Repossessions, and Forec	closures						

Chaquilla

Lashay

Debtor 1

Record # 723709

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Chaquilla Lashay Dagon Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7: **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer 2016 Geraci Law L.L.C. Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing. balance to be paid Chicago, IL 60603 through the plan.

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Last Name

Chaquilla Lashay Dagon Case Number (if known)

	Party Contact Info	Description and value of a	any property transferred	Date p	ayment isfer	Amount of payment	
	Hananwill Credit Counseling	Credit Counseling Services		2016		\$25.00	
	115 N. Cross St.						
	Robinson, IL 62454						
	Party Contact Info	Description and value of a	any property transferred	or tran	ayment isfer	Amount of payment	
	Robert J. Semrad & Associates	Funds		2016		\$1,440	
	20 S. Clark St., 28th floor						
	Chicago, IL 60603						
17	Within 1 year before you filed for bankruptcy			er any property to	anyone v	vho	
	promised to help you deal with your creditor Do not include any payment or transfer that		uitors?				
	No.						
	Yes. Fill in the details.						
	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu		transfer any property to a	inyone, other than	property	'	
	Include both outright transfers and transfers	made as security (such as the gra		t or mortgage on	your prop	perty).	
	Do not include gifts and transfers that you ha	ave already listed on this statemen	t.				
	No.						
	Yes. Fill in the details for each gift.						
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a						
	beneficiary? (These are often called asset-protection devices.)						
	No.						
	Yes. Fill in the details for each gift.						
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units				
20	Within 1 year before you filed for bankruptcy	, were any financial accounts or in	struments held in your na	ame, or for your be	enefit, clo	sed,	
	sold, moved, or transferred?	e ather financial accounts, contifica	taa af dawaait, ahaysa in l		na buaka		
	Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.						
	No.						
	Yes. Fill in the details.						
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved		balance before ng or transfer	
				or transferred	, ciosi	ng of transier	
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	other depository f	or securi	ties,	
	No.						
	Yes. Fill in the details.						
		Who else had access to it?	Describe the content	s	Do y	ou still it?	
					Have		

Debtor 1

First Name

Middle Name

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Debtor 1	Chaquilla	Lashay	Dagon	Case Number (if known)			
	First Name	Middle Name	Last Name				
22 H	ave you stored property	in a storage unit or plac	e other than your home within	1 year before you filed for bankruptcy	?		
	No.						
-	Yes. Fill in the details.						
	Tes. I ili ili tile details.	Who	else has or had access to it?	Describe the contents	Do you still		
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2000.130 0.10 00.110.110	have it?		
Part	Identify Property Y	ou Hold or Control for Sor	neone Else				
	o you hold or control any or someone.	y property that someone	else owns? Include any prope	rty you borrowed from, are storing for	, or hold in trust		
	-						
	No.						
L	Yes. Fill in the details.	NA/In a se	- I- th	December the management	Value		
		where	e is the property?	Describe the property	Value		
Part	10: Give Details About	Environmental Information	n				
For th	e purpose of Part 10, the	following definitions ap	oply:				
= -							
ha	zardous or toxic substar	nces, wastes, or material	_	ning pollution, contamination, releases water, groundwater, or other medium stes, or material.			
	te means any location, fa or used to own, operate,		-	law, whether you now own, operate, o	r utilize		
	zardous material means bstance, hazardous mate	•		waste, hazardous substance, toxic			
Repor	t all notices, releases, ar	nd proceedings that you	know about, regardless of whe	en they occurred.			
24 H	as any governmental uni	t notified you that you n	nay be liable or potentially liable	e under or in violation of an environm	ental law?		
■ No.							
-	Yes. Fill in the details.						
	_ res. r iii iii tile details.	Gove	rnmental unit	Environmental law, if you know it	Date of notice		
				, ,			
25 H	ave you notified any gov	ernmental unit of any re	lease of hazardous material?				
	No.						
	Yes. Fill in the details.						
	_	Gove	rnmental unit	Environmental law, if you know it	Date of notice		
26							
20 H	ave you been a party in a _	any judicial or administra	ative proceeding under any env	vironmental law? Include settlements a	and orders.		
	No.						
	Yes. Fill in the details.						
		Court	or agency	Nature of the case	Status of the case		
	a:	v = ·					
Part	111 Give Details About	Your Business or Connec	lions to Any Business				
27 W	ithin 4 years before you	filed for bankruptcy, did	you own a business or have a	ny of the following connections to any	business?		
	A sole proprietor of	r self-employed in a trad	le, profession, or other activity,	either full-time or part-time			
	A member of a limit	ted liability company (Ll	_C) or limited liability partnersh	ip (LLP)			
	A partner in a partn	ership					
	= '	or managing executive	of a corporation				
	= '		uity securities of a corporation				
			•				
	No. None of the above	applies. Go to Part 12.					
	Yes. Check all that appl	ly above and fill in the de	tails below for each business.				

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Debtor 1	Chaquilla	Lashay	Dagon	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before y		you give a financial statement	to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	ls.			
		Date iss	ued		
Part 12	Sign Below				
18 U.	S.C. §§ 152, 1341, 1	519, and 3571.		nment for up to 20 years, or both.	
×	/s/ Chaquilla Las		Signature of	Dobtor 2	
	Signature of Debtor	ı	Signature of	Debitor 2	
	Date 12/27/2016		Date		
	MM / DD /	YYYY	MM	/ DD / YYYY	
■ N	lo ′es ou pay or agree to ∣		f Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)? nkruptcy forms?	
□ \	es. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 11)	9).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e					
Cha	aquilla Lashay Dagon	/ Debtor		Case No:		
				Chapter:	Chapter 13	
		DISCLOSURE OF	COMPENSATION OF ATTORNE	Y FOR DEI	BTOR	
	npensation paid to me w	§ 329(a) and Fed. Bankr. P. 2 within one year before the filing	016(b), I certify that I am the attorney g of the petition in bankruptcy, or agreentemplation of or in connection with	for the aboveed to be paid	ve named debtor(s) and that d to me, for services	
	For legal services, I h	nave agreed to accept	\$4,000.00			
	Prior to the filing of t	his statement I have received	\$0.00			
	Balance Due		\$4,000.00			
2.	The source of the com	npensation paid to me was:				
	Debtor(s)	Other: (specify)				
3.		nsation to be paid to me is:				
٥.	_					
	Debtor(s)	Other: (specify)				
4.	I have not agreed of my law firm.	l to share the above-disclosed	compensation with any other person u	nless they ar	e members and associates	
			ppensation with a other person or person ther with a list of the names of the peo			
5.	In return for the above case, including:	:-disclosed fee, I have agreed t	to render legal service for all aspects o	f the bankru	ptcy	
	 a. Analysis of the d bankruptcy; 	ebtor's financial situation, and	d rendering advice to the debtor in dete	ermining wh	ether to file a petition in	
	-	filing of any petition, schedule	s, statements of affairs and plan which	n may be req	uired;	
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
6.	By agreement with the	e debtor(s), the above-disclose	d fee does not include the following so	ervice:		
			CERTIFICATION			
	I certi		plete statement of any agreement or ar	rangement f	or	
	1 ^ -	presentation of the debtor(s) in	this bankruptcy proceedings.			
	Date:	12/30/2016	/s/ Wylie W Mok			
	Date		Signature of Attorney			

723709 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

Case 16-40817 Doc 1 Filed **Gen/aci/1aw Ente C**ed 12/30/16 14:45:58

National Headquarters: 55 E. Monroe 🕃 നുക്യൂ 🙌 എന്റ് Chica 🚱 പ്രില്ല 🗗 💍 🖒 😘 - 925-1313 help@geracilaw.com



Date: 11/22/2016

Consultation Attorney: KUL

Record #: 723-709

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. | understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

FEES: This does NOT INCLUDE court filling fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ per month for 5% months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you liste other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, s my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceed workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that n case may be closed without a discharge, and I will be required to pay a fee to have it reopened. naquilla Dagon (Debtor (Joint Debtor) Dated: 11/22/10

Representing Geraci Law L.L.C.

UNITED STAFES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney ha	as received ,\$ / 9/		
toward the flat fee, leaving a balance due of \$ _	<u>4,000</u> ; and \$_	310	_for expenses
leaving a balance due for the filing fee of \$	Ø		

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/22/16

Signed:

Channiels Degan
Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chaquilla Lashay Dagon / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/27/2016 /s/ Chaquilla Lashay Dagon

Chaquilla Lashay Dagon

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Chaquilla Lashay Dagon

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/27/2016	/s/ Chaquilla Lashay Dagon		
	Chaquilla Lashay Dagon	_	
Dated: 12/30/2016	/s/ Wylie W Mok		
	Attorney: Wylie W Mok	_	

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Debtor 1	Chaquilla First Name	Lashay Middle Name	Dagon Last Name	Case Number (if kn	nown)
Part 6	Answer These Question	s for Reporting Purpose	95	·	
	/hat kind of debts do ou have?	as "incurred last last last last last last last last	by an individual primarily for a to line 16b. to line 17. but sprimarily business debusiness or investment or throwoline 16c. to line 17.	ebts? Consumer debts are defin personal, family, or household pu ebts? Business debts are debts the ugh the operation of the business at consumer debts or business deb	hat you incurred to obtain or investment.
C D a a a a a	re you filing under chapter 7? To you estimate that after ny exempt property is xcluded and dministrative expenses re paid that funds will be vailable for distribution or unsecured creditors?	— ∐Yes. I am fili	strative expenses are paid that	o line 18. estimate that after any exempt pro t funds will be available to distribu	
у	low many creditors do ou estimate that you we?	1-49 50-99 100-199 200-999	□ 5,0	00-5,000 101-10,000 .001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
е	low much do you stimate your assets to e worth?	\$0-\$50,000 \$50,001-\$10 \$100,001-\$5	0,000	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
e	low much do you estimate your liabilities o be?	□ \$0-\$50,000 ■ \$50,001-\$10 □ \$100,001-\$5 □ \$500,001-\$1	00,000	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Part :	7: Sign Below				
For ye	OU.	If I have chosen to of title 11, United under Chapter 7. If no attorney represents document, I had a transfer in a I understand making with a bankruptcy 18 U.S.C. §§ 152,	o file under Chapter 7, I am aw States Code. I understand the esents me and I did not pay or ave obtained and read the not accordance with the chapter of ing a false statement, conceali	are that I may proceed, if eligible, relief available under each chapter agree to pay someone who is notice required by 11 U.S.C. § 342(b) ititle 11, United States Code, speng property, or obtaining money of \$250,000, or imprisonment for up	under Chapter 7, 11,12, or 13 er, and I choose to proceed of an attorney to help me fill out o). cified in this petition. or property by fraud in connection to 20 years, or both.

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Debtor 1 Chaquilla Lashay Dagon First Name Middle Name Last Name Debtor 2 Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State) Case Number (If known)
Debtor 2 Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)
Spouse, if fling) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number
Case Number(State)
ase Number
(ii MidWil)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
iled with this declaration and that they are true and							
Debtor 2							
DD / YYYY							

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ebtor 1	Chaquilla	Lashay	Dagon	Case Number (if known)	
	First Name	Middle Name	Last Name		•
	hin 2 years before y titutions, creditors, (you give a financial statement to	o anyone about your business? Include all financial	CONCESSED LA MARIE DE LA CONTRACTION DE CONTRACTION
	No.				
	Yes. Fill in the detail	ls.			
		Brich	wed		
Part 12	Sign Below				
ansv in co	vers are true and columnection with a ban .s.C. §§ 152, 1341, 1	rrect. I understand that mak kruptcy case can result in f	ing a false statement, concealin	and I declare under penalty of perjury that the g property, or obtaining money or property by fraud ment for up to 20 years, or both.	
	Date 12 /27 MM / DD /	<u>/2016</u> YYYY	•	DD / YYYY	
Did	you attach additions	al pages to Your Statement o	of Financial Affairs for Individua	is Filing for Bankruptcy (Official Form 107)?	
		pay someone who is not an	attorney to help you fill out ban	kruptcy forms?	
	No				
	Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 1	119).

DISCLAIMER TOUBING have ge ad and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilffully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foredosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 25. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 12 / 27 /2016

Main IIa Warn Chaquilla Lashay Dagon X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chaquilla Lashay Dagon / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARED LANCE TO STATE OF THE STATE OF TH

Dated: 121 27 12016

Chaquela Dayer
Chaquilla Lashay Dagon

X Date & Sign

B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Chaquilla Lashay Dagon

Date: 12 / 27 /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Chaquilla Lashay Dagon / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12 127 12016

Chaquilla Lashay Dagon

X Date & Sign

Dated: 1 27 /2016

Form B 201A, Notice to Consumer Debtor(s)

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